

This is about life, death, disability and bankruptcy.

Iowa needs a healthy workforce. Approximately 40% of childcare providers are uninsured. There are no figures of how many are under insured. There are countless stories of the hardships that health care or the lack of it have caused. You will either be touched by the stories or the economic impact that this issue is having on the State of Iowa.

The reality is that more and more people are losing their health care due to economic struggles. The options left for them are limited. Many the childcare providers rely on their spouses for group insurance. If or when that insurance is eliminated for whatever reason that family is faced with several decisions. None of them pretty. Others are faced with high cost insurance that leaves them nothing left for retirement or college funds for their children.

I relied on my husband's group insurance all my adult life. One of his co-workers had a child with down's syndrome. Their hospital bills were large to say the least. My husband had a heart attack and our medical bills were large. This is not a large company. It is a small business. The insurance company raised the rates beyond the capacity of this small business. They had no choice but to eliminate the insurance benefit for their employees.

I have an auto immune disease that will render me blind without treatment. It has been held at bay for the last fifteen years with treatment. I only need treatment when the disease is active and need no treatment at all when it is not. The treatment is \$310.00 when I had insurance and \$884.00 without insurance. I do not qualify for any affordable help. HIPP Iowa will cost roughly \$800.00 per month with a one year pre-exist clause on procedures, tests, and prescriptions. Our prescriptions cost \$200.00 per month plus an \$800.00 per month insurance plan means \$1,000.00 per month for no coverage at all for a year. If I go blind, I will qualify for disability. I will then be a liability instead of an asset to this State.

My husband has put off his carotid artery testing in hopes of getting insurance through a different job. He has talked the Doctor into refilling his prescriptions till then. We got notification in the mail for a free carotid artery test. He called that day but the spots were all taken. We will have to wait. My hope is that we have the time to wait. Another heart attack could leave him disabled or dead. Then he too will be a liability instead of an asset to this State.

I was denied insurance in a formal letter from Wellmark Blue Cross & Blue Shield. My husband got an eight page letter stating that they would not cover anything that his heart or his blood might come into contact with including but not limited to his lungs, his brain, his legs, etc., etc., etc., and would not cover anything associated with his endocrine system since he has never had his tonsils out. I would like for Mr. Flood, who underwrote the policy to come to my house and tell me face to face that we do not deserve health care.

In the meantime we have depleted our savings to pay for our medical bills from when we had insurance and when we didn't. Retirement has been taken off the table for us as of now. Bankruptcy is a sincere possibility. We rely on our faith based insurance for now. That means that we pray to God nothing else goes wrong with us.

The night before I prepared this a man came to my door. He had a paper in his hand. It is the story of his adult daughter who had graduated from our school district. She has cancer now and has insurance. The bills, even with insurance coverage will be more than she can afford. I invited him in and asked him if I could include her story in the packet of papers that are being delivered to you. He was thrilled to get the information and the need for change to anyone that could help. When he left I thought about how far we have declined as a society that could turn proud people into desperate parents that print papers of their financial struggles and peddle them door to door to get financial help for medical reasons to save the lives of their children.

I went to a health care rally a couple of weeks ago and a man came up to me and asked me why I thought he should pay for my health care. My response to him was this. "I am self employed. I pay both sides, employer and employee, of my social security and Medicare. I pay 15% of my net in self employment taxes. So percentage wise, more of my tax dollar went to help pay for and maintain the road that he drove here to tell me that he didn't think I deserved health care.

I am not unique, I am not alone. There are many of us. We need a solution, not an illusion, of affordable health care to avoid death, disability and bankruptcy.

Terry LaBelle

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